

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2©

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Order Filed on July 19, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

**JOHN GRAHAM and
PATRICIA GRAHAM,**

Debtors.

Case No. 18-11503/VFP

Chapter: 13

Hearing Date:

Judge: Vincent F. Papalia

MODIFIED FORM

**ORDER AUTHORIZING PROPOSED POST-PETITION LOAN MODIFICATION
PURSUANT TO 11 U.S.C. §364 AND FED. R. BANKR. P. 4001(c)**

The relief set forth on the following pages numbered two (2) through three (3) is hereby
ORDERED.

DATED: July 19, 2022

A handwritten signature in black ink, appearing to read "Vincent F. Papalia", written over a horizontal line.

Honorable Vincent F. Papalia
United States Bankruptcy Judge

Page: 2
Debtor: John Graham and Patricia Graham
Case No.: 18-11503/VFP - Chapter 13
Caption: Order Authorizing Proposed Post-Petition Loan Modification Pursuant to 11 U.S.C. §364 and Fed. R. Bankr. P. 4001(c)

THIS MATTER, being opened before the Court by Virginia E. Fortunato, Esq., attorney for the debtors, John Graham and Patricia Graham, on motion (the "**Motion**") to approve a Loan Modification Agreement, and this Court having considered the submissions of the parties, argument of counsel (if any) and good cause appearing, and there being no opposition.

IT IS HEREBY,

ORDERED, that the debtors are hereby authorized to enter into a loan modification on his first mortgage held by Rocket Mortgage, LLC on the terms set forth in the Loan Modification Agreement submitted with the **Motion**; and it is further,

ORDERED, that per the terms of the loan modification agreement unpaid principal balance will be \$305,019.42 and will be re-paid over the next 40 years at a rate of 3.125%; and it is further,

ORDERED, that the principal and interest payment will be \$1,114.01 beginning July 1, 2022; and it is further,

ORDERED, that the loan modification agreement cures any and all escrow delinquencies and shall bring the debtors' mortgage current; and it is further,

ORDERED, that the post-petition arrears have been capitalized into the loan modification agreement, and the Chapter 13 Trustee shall not make any further distribution on Claim No. 2 filed by Rocket Mortgage, LLC, f/k/a Quicken Loans, LLC, f/k/a Quicken Loans Inc.; and it is further,

ORDERED, that the loan modification agreement must be fully executed no later than 14 days from the date of this Order. If it is not, the secured creditor, within 14 days, must file with the Court and serve on the debtors, debtors' attorney, if any, and the Standing Chapter 13 Trustee a Certification indicating why the loan modification agreement was not fully executed. A response by the debtor, if any, must be filed and served within 7 days of the filed date of the secured creditor's Certification.

ORDERED, that the 14 day period under Fed. R. Bankr. P. 6004 is hereby waived.